

Cycle Date: December-2019
Run Date: 03/10/2020
Interval: Annual

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Ratio Analysis
3	Supplemental Ratios
4	Assets
5	Liabilities, Shares & Equity
6	Income Statement
7	Delinquent Loan Information 1
8	Delinquent Loan Information 2
9	Loan Losses, Bankruptcy Information, & TDRs
10	Indirect & Participation Lending
11	Real Estate Loan Information 1
12	Real Estate Loan Information 2
13	Commercial Loan Information
14	Investments, Cash, & Cash Equivalents
15	Other Investment Information
16	Supplemental Share Information, Off Balance Sheet, & Borrowings
17	Miscellaneous Information, Programs, & Services
18	Information Systems & Technology
19	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
20	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 97
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter : N/A							
03/10/2020		Count of CU : 97							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	1,060,689,548	937,036,001	-11.7	915,153,222	-2.3	858,012,984	-6.2	1,150,566,834	34.1
TOTAL INVESTMENTS	2,717,118,667	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2	2,486,342,544	0.0
Loans Held for Sale	40,725,105	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3	73,318,768	112.1
Real Estate Loans	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2
Unsecured Loans	775,218,409	818,749,009	5.6	858,307,592	4.8	893,334,581	4.1	909,793,756	1.8
Other Loans	3,681,466,156	4,065,627,976	10.4	4,532,082,913	11.5	4,966,759,526	9.6	5,228,222,891	5.3
TOTAL LOANS	7,734,174,765	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7	10,522,514,296	6.9
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(68,932,793)	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	2.9	(73,792,127)	-10.1
Land And Building	288,617,790	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1	373,641,456	11.5
Other Fixed Assets	53,890,730	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6	63,506,381	10.7
NCUSIF Deposit	97,978,129	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4	120,763,133	5.3
All Other Assets	266,185,670	333,078,623	25.1	361,134,605	8.4	350,443,285	-3.0	391,684,148	11.8
TOTAL ASSETS	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	15,108,545,433	8.0
LIABILITIES & CAPITAL:									
Dividends Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7
Notes & Interest Payable	257,426,676	315,907,986	22.7	370,972,153	17.4	435,951,925	17.5	432,644,879	-0.8
Accounts Payable & Other Liabilities ³	158,905,364	186,248,564	17.2	229,198,273	23.1	164,036,519	-28.4	190,374,049	16.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,650,588,686	9.0
Regular shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,253,572,780	3.0
All Other Shares & Deposits	5,129,788,561	5,206,795,097	1.5	5,277,041,924	1.3	5,365,233,059	1.7	5,961,259,264	11.1
TOTAL SHARES & DEPOSITS	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,865,420,730	7.9
TOTAL LIABILITIES⁵	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,506,512,567	2,096.5
Regular Reserve	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0
Other Reserves	219,339,262	219,959,149	0.3	231,738,187	5.4	242,171,197	4.5	296,780,486	22.5
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,094,184,734	9.5
TOTAL EQUITY	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,602,032,866	10.3
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	15,108,545,433	8.0
INCOME & EXPENSE									
Loan Income*	354,621,240	372,151,892	4.9	401,339,528	7.8	450,307,958	12.2	502,294,791	11.5
Investment Income*	40,993,621	49,944,927	21.8	54,780,096	9.7	65,265,196	19.1	76,845,492	17.7
Other Income*	254,022,410	278,859,009	9.8	278,240,106	-0.2	299,576,098	7.7	312,487,900	4.3
Total Employee Compensation & Benefits*	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6
NCUSIF Premiums Expense *	46	271	489.1	0	-100.0	1,300	N/A	5,045	288.1
Total Other Operating Expenses*	243,605,349	255,603,747	4.9	263,880,478	3.2	288,729,525	9.4	313,046,970	8.4
Non-operating Income & (Expense)*	806,637	6,556,729	712.8	-18,381,245	-380.3	9,272,131	150.4	26,355,910	184.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	57,973,469	-12.5
Cost of Funds*	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ¹	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A	
Net Income (Loss)*	62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	119,441,908	28.3
TOTAL CU's	112	107	-4.5	103	-3.7	99	-3.9	97	-2.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."									
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
1. Summary Financial									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/10/2020	Count of CU : 97				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2015	Dec-2016	Dec-2017	Dec-2018	Dec-2019
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	1.18	1.04	1.01
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.98	1.28	1.09	0.99	0.76
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.63	0.54	0.62	0.65	0.54
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.07	1.00	0.97	0.85	0.76
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.87	0.87	0.79	0.70
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	14.30	12.66	18.75	18.26	19.18
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	1.10	0.94	0.79
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	0.61	0.70	0.36
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.16	1.54	#NAME?	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.63	0.44	#NAME?	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	76.57	76.97	#NAME?	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.52	0.32	0.95	0.69	0.46
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.28	0.22	0.38	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.02	0.18	0.10	0.16
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	10.53	11.58	12.39	12.53	10.21
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	5.68	11.89	14.70	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.97	1.78	1.73	1.69	1.63
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.60	0.54	0.69	0.59
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	16.91	15.29	14.59
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	2.36	2.52	2.67
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.02	0.02	0.05	0.38	16.77
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.73	0.78	0.77	0.75	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.06	0.02	0.03	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	0.01	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.11	0.06	0.08	-0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.04	0.00	0.09	0.08	0.08
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	1.04	0.97	0.86
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.01	0.11	#NAME?	#NAME?	#NAME?
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.86	21.20	23.40	25.15	24.16
Participation Loans Outstanding / Total Loans	3.00	2.92	2.82	2.44	2.94
Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	1.97	1.09	2.48
* Participation Loans Sold YTD / Total Assets	0.38	0.13	0.34	0.48	0.49
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	39.12	35.29	33.22	29.33	31.78
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.91	15.50	15.87	15.49	16.00
Total Fixed Rate Real Estate / Total Loans	25.07	24.00	23.61	22.03	22.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.01	30.12	26.56	26.96	32.66
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.40	76.72	61.94	59.02	61.51
Interest Only & Payment Option First & Other RE / Total Assets	0.35	0.45	0.65	0.74	0.74
Interest Only & Payment Option First & Other RE / Net Worth	3.37	4.20	6.17	6.82	6.84
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.26	1.33	1.30	1.32	1.46
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	21.27	22.14	21.00	21.86	21.37
Short Term Liabilities / Total Shares and Deposits plus Borrowings	38.12	37.44	35.21	35.30	35.70
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.				3. Supplemental Ratios	

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/10/2020		Count of CU : 97							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	247,313,395	302,917,070	22.5	370,972,153	22.5	423,411,968	14.1	421,309,861	-0.5
Borrowing Repurchase Transactions	10,113,281	12,990,916	28.5	0	-100.0	12,539,957	N/A	11,335,018	-9.6
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
Non-Trading Derivative Liabilities	0	0	N/A	0	N/A	166,000	N/A	526,699	217.3
Accrued Dividends and Interest Payable	12,300,571	12,616,088	2.6	12,810,880	1.5	14,436,129	12.7	17,572,909	21.7
Accounts Payable & Other Liabilities	158,905,364	186,248,564	17.2	229,198,273	23.1	163,870,519	-28.5	189,847,350	15.9
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		N/A		N/A		0	
SHARES AND DEPOSITS									
Share Drafts	1,969,457,422	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1	2,650,588,686	9.0
Regular Shares	3,412,003,948	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9	4,253,572,780	3.0
Money Market Shares	2,519,855,623	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3	2,950,187,599	7.0
Share Certificates	1,638,734,315	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6	2,043,957,007	20.2
IRA/KEOGH Accounts	922,166,317	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2	838,072,010	3.0
All Other Shares ¹	32,074,972	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7	50,095,107	16.6
Non-Member Deposits	16,957,334	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0	78,947,541	52.7
TOTAL SHARES AND DEPOSITS	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,865,420,730	7.9
TOTAL LIABILITIES ⁴	428,632,611	514,772,638	20.1	612,981,306	19.1	614,924,573	0.3	13,506,512,567	2,096.5
EQUITY:									
Undivided Earnings	819,206,163	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9	1,094,184,734	9.5
Regular Reserves	212,019,644	211,248,468	-0.4	211,447,356	0.1	211,149,463	-0.1	211,067,646	0.0
Appropriation For Non-Conforming Investments (SCU Only)	1,136,101	0	-100.0	66,018	N/A	50,795	-23.1	1,186,897	2,236.6
Other Reserves	243,829,924	256,366,145	5.1	269,821,767	5.2	288,422,581	6.9	311,392,524	8.0
Equity Acquired in Merger	6,119,825	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0	20,435,233	18.4
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0	1,180,460	-0.7
Accumulated Unrealized G/L on AFS Securities	-6,680,526	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0	See 411	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	213,646	N/A	-571,964	-367.7
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	N/A		N/A		N/A		3,399,942	
Other Comprehensive Income	-26,254,542	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7	-40,242,606	-24.1
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,250,565,069	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1	1,602,032,866	10.3
TOTAL SHARES & EQUITY	11,761,815,000	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1	14,467,453,596	8.1
TOTAL LIABILITIES, SHARES, & EQUITY	12,190,447,611	12,836,131,130	5.3	13,466,498,239	4.9	13,995,516,458	3.9	15,108,545,433	8.0
NCUA INSURED SAVINGS ²									
Uninsured Shares	492,759,231	495,140,679	0.5	524,340,657	5.9	456,184,808	-13.0	583,333,809	27.9
Uninsured Non-Member Deposits	2,473,218	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5	5,526,355	195.5
Total Uninsured Shares & Deposits	495,232,449	496,811,840	0.3	532,300,876	7.1	458,055,053	-13.9	588,860,164	28.6
Insured Shares & Deposits	10,016,017,482	10,506,776,075	4.9	10,952,262,595	4.2	11,470,353,297	4.7	12,276,560,566	7.0
TOTAL NET WORTH	1,282,311,657	1,369,744,942	6.8	1,424,145,884	4.0	1,518,222,748	6.6	1,640,744,915	8.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
								5. LiabShEquity	

		Income Statement								
		For Charter :	N/A							
		Count of CU :	97							
		Asset Range :	N/A							
		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :			N/A						
		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	355,125,600	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2	502,842,540	11.6	
Less Interest Refund	(504,360)	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6	(547,749)	17.2	
Income from Investments	42,250,777	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6	74,959,349	14.9	
Income from Trading	-1,257,156	1,778,084	241.4	684,266	-61.5	0	-100.0	N/A		
Interest income on Securities held in a Trading account	N/A	N/A		N/A		N/A		1,886,143		
TOTAL INTEREST INCOME	395,614,861	422,096,819	6.7	456,119,624	8.1	515,573,154	13.0	579,140,283	12.3	
INTEREST EXPENSE:										
Dividends	42,289,566	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8	86,433,470	43.5	
Interest on Deposits	11,086,794	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8	22,756,506	46.9	
Interest on Borrowed Money	5,323,038	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1	11,864,371	14.8	
TOTAL INTEREST EXPENSE	58,699,398	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2	121,054,347	40.7	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	43,892,129	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7	57,973,469	-12.5	
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	293,023,334	304,255,576	3.8	326,379,074	7.3	363,263,810	11.3	400,112,467	10.1	
NON-INTEREST INCOME:										
Fee Income	116,040,777	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1	135,034,757	0.5	
Other Operating Income	137,981,633	154,918,028	12.3	150,424,678	-2.9	165,196,370	9.8	177,453,143	7.4	
Gain (Loss) on Investments	1,526,975	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5	N/A		
Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)	N/A	N/A		N/A		N/A		1,860		
Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)	N/A	N/A		N/A		N/A		12,622,918		
Gain (Loss) on Non-Trading Derivatives	0	284	N/A	-32,859	#####	334	101.0	5,849,973	#####	
Gain (Loss) on Disposition of Assets	-1,258,635	198,265	115.8	-534,749	-369.7	-3,297,718	-516.7	1,800,379	154.6	
Gain from Bargain Purchase (Merger)	2,153,974	0	-100.0	0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	-1,615,677	3,814,760	336.1	-17,272,644	-552.8	8,530,819	149.4	6,080,780	-28.7	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	254,829,047	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.9	338,843,810	9.7	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	241,284,892	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8	306,462,354	5.6	
Travel, Conference Expense	4,547,576	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0	5,769,374	5.4	
Office Occupancy	34,259,271	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6	41,333,653	6.1	
Office Operation Expense	97,317,318	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6	120,724,490	6.5	
Educational and Promotion	17,091,946	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8	26,559,082	31.1	
Loan Servicing Expense	36,254,997	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1	41,551,900	2.7	
Professional, Outside Service	33,567,117	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9	47,025,270	8.7	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	46	271	489.1	0	-100.0	1,300	N/A	5,045	288.1	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	N/A		
Member Insurance - Other	152,699	176,686	15.7	179,644	1.7	131,972	-26.5	142,687	8.1	
Operating Fees	1,590,929	1,608,177	1.1	1,663,769	3.5	1,723,365	3.6	1,919,248	11.4	
Misc Operating Expense	18,823,496	20,024,651	6.4	21,147,398	5.6	25,102,366	18.7	28,021,266	11.6	
TOTAL NON-INTEREST EXPENSE	484,890,287	507,872,449	4.7	528,189,874	4.0	579,019,809	9.6	619,514,369	7.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	62,962,140	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4	N/A		
NET INCOME (LOSS)	62,962,094	81,798,865	29.9	58,048,061	-29.0	93,092,230	60.4	119,441,908	28.3	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	203,761	168,319	-17.4	186,662	10.9	939,340	403.2	484,677	-48.4	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabiliization Income, if any, is excluded.										
										6. IncExp

	Delinquent Loan Information 1								
Return to cover			For Charter :	N/A					
03/10/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group :	N/A					
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		N/A		80,572,848	
30 to 59 Days Delinquent	118,410,492	114,313,762	-3.5	128,932,520	12.8	117,049,704	-9.2	124,185,296	6.1
60 to 179 Days Delinquent	49,789,259	49,018,434	-1.5	54,066,920	10.3	61,384,395	13.5	55,369,839	-9.8
180 to 359 Days Delinquent	11,058,544	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8	11,277,375	9.3
> = 360 Days Delinquent	4,167,444	5,337,491	28.1	4,505,673	-15.6	5,844,932	29.7	5,431,846	-7.1
Total Del Loans - All Types (> = 60 Days)	65,015,247	64,200,604	-1.3	71,766,673	11.8	77,548,413	8.1	72,079,060	-7.1
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	6,976,897	6,531,434	-6.4	8,215,421	25.8	4,937,969	-39.9	4,452,833	-9.8
60 to 179 Days Delinquent	3,371,177	3,723,996	10.5	4,911,730	31.9	4,451,553	-9.4	4,396,823	-1.2
180 to 359 Days Delinquent	217,898	385,744	77.0	453,143	17.5	392,039	-13.5	300,278	-23.4
> = 360 Days Delinquent	15,643	2,981	-80.9	19,786	563.7	14,657	-25.9	88,309	502.5
Total Del Credit Card Lns (> = 60 Days)	3,604,718	4,112,721	14.1	5,384,659	30.9	4,858,249	-9.8	4,785,410	-1.5
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.83	0.92	10.7	1.18	29.0	1.04	-12.2	1.01	-2.7
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	1,294,133	526,705	-59.3	623,289	18.3	721,294	15.7	345,615	-52.1
60 to 179 Days Delinquent	882,040	611,166	-30.7	523,893	-14.3	539,953	3.1	352,621	-34.7
180 to 359 Days Delinquent	29,646	16,086	-45.7	54,385	238.1	1,680	-96.9	10,145	503.9
> = 360 Days Delinquent	37,552	30,643	-18.4	19,548	-36.2	18,338	-6.2	0	-100.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	949,238	657,895	-30.7	597,826	-9.1	559,971	-6.3	362,766	-35.2
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
New Vehicle Loans									
30 to 59 Days Delinquent	16,932,181	14,414,851	-14.9	16,110,931	11.8	17,144,506	6.4	16,255,880	-5.2
60 to 179 Days Delinquent	5,122,826	4,697,164	-8.3	6,410,859	36.5	7,710,929	20.3	6,893,507	-10.6
180 to 359 Days Delinquent	777,991	756,553	-2.8	936,510	23.8	1,164,607	24.4	744,085	-36.1
> = 360 Days Delinquent	209,410	269,700	28.8	230,330	-14.6	245,922	6.8	124,105	-49.5
Total Del New Vehicle Lns (> = 60 Days)	6,110,227	5,723,417	-6.3	7,577,699	32.4	9,121,458	20.4	7,761,697	-14.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Used Vehicle Loans									
30 to 59 Days Delinquent	43,190,103	43,757,951	1.3	51,920,810	18.7	45,905,226	-11.6	46,732,638	1.8
60 to 179 Days Delinquent	20,717,604	20,875,319	0.8	21,671,087	3.8	20,735,621	-4.3	21,668,606	4.5
180 to 359 Days Delinquent	3,694,958	4,505,950	21.9	5,223,709	15.9	4,819,628	-7.7	3,252,626	-32.5
> = 360 Days Delinquent	520,885	734,713	41.1	1,027,184	39.8	820,952	-20.1	352,181	-57.1
Total Del Used Vehicle Lns (> = 60 Days)	24,933,447	26,115,982	4.7	27,921,980	6.9	26,376,201	-5.5	25,273,413	-4.2
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	8,077,825	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	10,474,924	25.5
60 to 179 Days Delinquent	4,671,298	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	6,594,712	-15.5
180 to 359 Days Delinquent	1,577,354	1,240,462	-21.4	2,431,523	96.0	924,518	-62.0	1,078,837	16.7
> = 360 Days Delinquent	571,951	777,247	35.9	815,264	4.9	502,060	-38.4	467,575	-6.9
Total Del All Other Loans (> = 60 Days)	6,820,603	6,978,440	2.3	10,588,202	51.7	9,230,022	-12.8	8,141,124	-11.8
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.							7. Delinquent Loan Information 1		

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter : N/A						
03/10/2020			Count of CU : 97						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	57,153,894	62,312,755	9.0	69,195,377	11.0	75,781,423	9.5	80,110,371	5.7
* Total Loans Recovered	10,724,809	10,390,825	-3.1	11,165,036	7.5	11,763,659	5.4	13,260,441	12.7
* NET CHARGE OFFS (\$\$)	46,429,085	51,921,930	11.8	58,030,341	11.8	64,017,764	10.3	66,849,930	4.4
**%Net Charge-Offs / Average Loans	0.62	0.65	5.3	0.67	3.2	0.68	1.3	0.66	-3.1
Total Del Loans & *Net Charge-Offs ¹	111,444,332	116,122,534	4.2	129,797,014	11.8	141,566,177	9.1	138,928,990	-1.9
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.42	-2.3	1.46	2.8	1.47	0.3	1.34	-8.5
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,500,067	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5	14,947,985	9.3
* Unsecured Credit Card Lns Recovered	1,914,327	2,085,644	8.9	2,077,555	-0.4	2,060,757	-0.8	2,385,701	15.8
* NET UNSECURED CREDIT CARD C/Os	8,585,740	9,324,003	8.6	10,647,541	14.2	11,616,983	9.1	12,562,284	8.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.99	2.11	5.8	2.36	11.7	2.52	6.9	2.67	6.1
* Non-Federally Guaranteed Student Loans Charged Off	11,370	12,473	9.7	32,003	156.6	217,007	578.1	8,799,744	3,955.1
* Non-Federally Guaranteed Student Loans Recovered	658	1,500	128.0	3,374	124.9	6,899	104.5	17,200	149.3
* Net Non-Federally Guaranteed Student Loans C/Os	10,712	10,973	2.4	28,629	160.9	210,108	633.9	8,782,544	4,080.0
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.02	0.02	-4.3	0.05	144.7	0.38	597.3	16.77	4,346.6
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	376,460	22.8
* Total 1st Mortgage RE Loans/LOCs Recovered	292,785	563,107	92.3	675,834	20.0	67,765	-90.0	59,740	-11.8
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	316,720	32.6
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	22.1
* Total Other RE Loans/LOCs Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0
* Total Other RE Loans/LOCs Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	810,947	35.8
* NET OTHER RE LOANS/LOCs C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-102,534	-110.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.01	-109.8
* Total Real Estate Loans Charged Off	3,574,221	2,985,408	-16.5	2,071,860	-30.6	1,846,932	-10.9	1,084,873	-41.3
* Total Real Estate Lns Recovered	801,802	978,257	22.0	1,250,348	27.8	664,756	-46.8	870,687	31.0
* NET Total Real Estate Loan C/Os	2,772,419	2,007,151	-27.6	821,512	-59.1	1,182,176	43.9	214,186	-81.9
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.09	0.06	-30.0	0.02	-61.3	0.03	33.1	0.01	-83.4
* Total TDR 1st & Other Real Estate Lns Charged Off	348,593	236,040	-32.3	281,000	19.0	109,485	-61.0	148,302	35.5
* Total TDR 1st & Other Real Estate Lns Recovered	84,492	41,025	-51.4	3,888	-90.5	219	-94.4	2,565	1,071.2
*NET TDR Real Estate C/Os	264,101	195,015	-26.2	277,112	42.1	109,266	-60.6	145,737	33.4
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,012	1,994	-0.9	2,132	6.9	1,844	-13.5	1,864	1.1
Number of Members Who Filed Chapter 13 YTD	1,495	2,229	49.1	2,496	12.0	1,340	-46.3	1,556	16.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	1	-50.0	2	100.0	24	1,100.0	6	-75.0
Total Number of Members Who Filed Bankruptcy YTD	3,509	4,224	20.4	4,630	9.6	3,208	-30.7	3,426	6.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	37,901,600	40,907,653	7.9	51,178,167	25.1	40,087,290	-21.7	37,095,478	-7.5
* All Loans Charged Off due to Bankruptcy YTD	10,747,954	10,875,279	1.2	11,698,317	7.6	11,590,115	-0.9	11,688,757	0.9
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.81	17.45	-7.2	16.91	-3.1	15.29	-9.5	14.59	-4.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	6,793,830	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5	4,914,037	-19.1
Number of Real Estate Loans Foreclosed YTD	77	53	-31.2	51	-3.8	67	31.4	52	-22.4
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	28,952,337	-11.6
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2	5,601,360	18.0
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9
TDR RE Loans Also Reported as Commercial Loans ²	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9
TDR Consumer Loans (Not Secured by RE)	11,124,412	12,629,295	13.5	15,053,722	19.2	19,408,643	28.9	20,807,539	7.2
TDR Commercial Loans (Not Secured by RE) ²	840,273	589,826	-29.8	449,555	-23.8	255,835	-43.1	136,461	-46.7
Total TDR First RE, Other RE, Consumer, and Commercial Loans	60,158,118	57,775,758	-4.0	53,175,222	-8.0	57,173,400	7.5	55,497,697	-2.9
Total TDR Loans to Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Total TDR Loans to Net Worth	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
TDR portion of Allowance for Loan and Lease Losses	2,935,781	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4	849,843	-25.7
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						9. Loan Losses, Bankruptcy Information, & TDRs			

	Indirect and Participation Lending								
Return to cover			For Charter :	N/A					
03/10/2020			Count of CU :	97					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,012,810,964	1,125,064,400	11.1	1,198,767,390	6.6	1,456,242,598	21.5	1,435,141,228	-1.4
Indirect Loans - Outsourced Lending Relationship	523,334,971	632,540,482	20.9	920,406,947	45.5	1,018,038,569	10.6	1,107,196,339	8.8
Total Outstanding Indirect Loans	1,536,145,935	1,757,604,882	14.4	2,119,174,337	20.6	2,474,281,167	16.8	2,542,337,567	2.8
%Indirect Loans Outstanding / Total Loans	19.86	21.20	6.7	23.40	10.4	25.15	7.5	24.16	-3.9
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	43,527,603	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1	42,297,470	1.6
60 to 179 Days Delinquent	16,152,195	16,437,721	1.8	18,483,881	12.4	19,299,796	4.4	17,665,880	-8.5
180 to 359 Days Delinquent	2,756,912	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1	2,246,429	-35.0
> = 360 Days Delinquent	355,395	440,764	24.0	685,179	55.5	573,334	-16.3	218,007	-62.0
Total Del Indirect Lns (>= 60 Days)	19,264,502	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3	20,130,316	-13.7
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.25	1.14	-9.4	1.10	-2.9	0.94	-14.6	0.79	-16.0
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	21,365,148	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3	25,135,952	-1.9
* Indirect Loans Recovered	2,019,024	2,431,942	20.5	2,880,065	18.4	3,262,446	13.3	3,671,137	12.5
* NET INDIRECT LOAN C/Os	19,346,124	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0	21,464,815	-4.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.30	1.18	-9.3	1.04	-11.9	0.97	-6.3	0.86	-12.1
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	32,480,946	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9	65,286,465	56.6
Non-Federally Guaranteed Student Loans	20,525,907	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9	12,676,478	-47.6
Real Estate	14,179,942	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0	82,595,014	18.1
Commercial Loans (excluding C&D) ²	24,082,881	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6	72,166,457	55.8
Commercial Construction & Development ²	1,307,124	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5	4,183,187	-29.4
Loan Pools	121,121,072	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0	72,452,098	38.2
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	231,904,048	241,883,347	4.3	255,392,263	5.6	240,497,146	-5.8	309,359,699	28.6
%Participation Loans Outstanding / Total Loans	3.00	2.92	-2.7	2.82	-3.3	2.44	-13.3	2.94	20.3
* Participation Loans Purchased YTD	93,368,978	70,873,971	-24.1	86,586,864	22.2	52,128,086	-39.8	134,686,404	158.4
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.46	1.71	-30.6	1.97	15.6	1.09	-44.7	2.48	127.2
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	72,320,532	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5	144,411,228	26.5
Participation Loan Interests - Amount Retained (Outstanding)	26,973,775	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9	53,097,735	54.6
* Participation Loans Sold YTD	45,856,246	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6	74,360,468	11.7
** %Participation Loans Sold YTD / Total Assets	0.38	0.13	-64.4	0.34	152.1	0.48	41.1	0.49	3.5
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	60,000	5,094,732	8,391.2	0	-100.0	1,190,986	N/A	10,926,841	817.5
*Loans Purchased in Full from Other Sources YTD	5,142	725,321	#####	434,600	-40.1	2,132,494	390.7	6,797,872	218.8
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,166,949	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4	944,930	-35.1
60 to 179 Days Delinquent	1,105,963	972,575	-12.1	1,098,460	12.9	1,351,924	23.1	831,321	-38.5
180 to 359 Days Delinquent	101,916	124,639	22.3	227,729	82.7	135,849	-40.3	130,510	-3.9
> = 360 Days Delinquent	238,252	233,730	-1.9	244,193	4.5	189,915	-22.2	163,054	-14.1
Total Del Participation Lns (>= 60 Days)	1,446,131	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8	1,124,885	-33.0
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.62	0.55	-11.8	0.61	11.7	0.70	13.4	0.36	-47.9
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	597,530	648,726	8.6	1,993,059	207.2	3,992,270	100.3	983,393	-75.4
* Participation Loans Recovered	123,647	108,634	-12.1	75,877	-30.2	83,637	10.2	157,924	88.8
* NET PARTICIPATION LOAN C/Os	473,883	540,092	14.0	1,917,182	255.0	3,908,633	103.9	825,469	-78.9
**%Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.							10. IndirectAndParticipationLns		

	Real Estate Loan Information 1								
Return to cover		For Charter :	N/A						
03/10/2020		Count of CU :	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group :	N/A						
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	776,805,744	864,608,066	11.3	1,089,208,561	26.0	1,064,157,871	-2.3	1,202,978,018	13.0
Fixed Rate 15 years or less	670,321,253	638,489,890	-4.7	509,050,012	-20.3	614,043,782	20.6	570,360,405	-7.1
Other Fixed Rate	29,330,628	26,707,199	-8.9	32,737,037	22.6	41,008,336	25.3	47,783,285	16.5
Total Fixed Rate First Mortgages	1,476,457,625	1,529,805,155	3.6	1,630,995,610	6.6	1,719,209,989	5.4	1,821,121,708	5.9
Balloon/Hybrid > 5 years	224,442,559	242,727,198	8.1	140,602,966	-42.1	205,596,947	46.2	290,646,865	41.4
Balloon/Hybrid 5 years or less	484,674,546	484,874,720	0.0	469,559,446	-3.2	494,192,797	5.2	561,749,320	13.7
Total Balloon/Hybrid First Mortgages	709,117,105	727,601,918	2.6	610,162,412	-16.1	699,789,744	14.7	852,396,185	21.8
Adjustable Rate First Mtgs 1 year or less	61,617,455	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3	41,404,047	-13.4
Adjustable Rate First Mtgs >1 year	117,907,112	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1	334,027,503	3.7
Total Adjustable First Mortgages	179,524,567	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8	375,431,550	1.5
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,365,099,297	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8	3,048,949,443	9.3
Other Real Estate Loans									
Closed End Fixed Rate	223,338,564	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4	297,582,385	28.1
Closed End Adjustable Rate	8,183,053	25,260,323	208.7	53,831,801	113.1	30,878,827	-42.6	22,974,377	-25.6
Open End Adjustable Rate (HELOC)	666,161,757	715,148,617	7.4	657,868,363	-8.0	917,458,474	39.5	1,007,019,758	9.8
Open End Fixed Rate	14,707,529	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1	7,971,686	-21.8
TOTAL OTHER REAL ESTATE OUTSTANDING	912,390,903	957,595,399	5.0	1,077,816,348	12.6	1,190,837,693	10.5	1,335,548,206	12.2
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,277,490,200	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6	4,384,497,649	10.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,700,900,184	1,772,532,353	4.2	1,771,598,576	-0.1	1,924,806,936	8.6	2,111,768,573	9.7
Other RE Fixed Rate	238,046,093	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8	305,554,071	26.0
Total Fixed Rate RE Outstanding	1,938,946,277	1,989,718,812	2.6	2,137,714,760	7.4	2,167,307,328	1.4	2,417,322,644	11.5
%(Total Fixed Rate RE/Total Assets)	15.91	15.50	-2.5	15.87	2.4	15.49	-2.4	16.00	3.3
%(Total Fixed Rate RE/Total Loans)	25.07	24.00	-4.3	23.61	-1.6	22.03	-6.7	22.97	4.3
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	664,199,113	677,078,346	1.9	816,085,911	20.5	864,195,152	5.9	937,180,870	8.4
Other RE Adj Rate	674,344,810	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2	1,029,994,135	8.6
Total Adj Rate RE Outstanding	1,338,543,923	1,417,487,286	5.9	1,527,786,075	7.8	1,812,532,453	18.6	1,967,175,005	8.5
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	24,301,452	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3	26,149,653	31.6
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	18,894,406	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9	86,038,790	2.8
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	43,195,858	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9	112,188,443	8.3
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.35	0.45	26.5	0.65	45.6	0.74	13.4	0.74	0.3
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.37	4.20	24.7	6.17	46.9	6.82	10.6	6.84	0.2
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,924,382	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6	7,186,692	7.3
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	10,165,491	7,258,243	-28.6	5,290,166	-27.1	4,259,864	-19.5	3,782,174	-11.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	734,076,530	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8	1,220,768,688	39.4
* Fixed Rate 15 years or less	261,636,459	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1	283,594,976	48.1
* Other Fixed Rate	10,104,532	4,149,878	-58.9	7,375,384	77.7	13,060,244	77.1	22,147,017	69.6
* Total Fixed Rate First Mortgages	1,005,817,521	1,146,277,308	14.0	996,921,335	-13.0	1,080,420,035	8.4	1,526,510,681	41.3
* Balloon/Hybrid > 5 years	98,653,850	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3	147,015,939	20.0
* Balloon/Hybrid 5 years or less	104,964,326	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4	165,116,440	41.8
* Total Balloon/Hybrid First Mortgages	203,618,176	151,726,089	-25.5	222,039,630	46.3	238,955,430	7.6	312,132,379	30.6
* Adjustable Rate First Mtgs 1 year or less	18,619,299	19,166,101	2.9	12,313,589	-35.8	14,208,310	15.4	11,258,746	-20.8
* Adjustable Rate First Mtgs >1 year	25,332,189	29,271,650	15.6	29,245,595	-0.1	28,115,426	-3.9	31,519,715	12.1
* Total Adjustable First Mortgages	43,951,488	48,437,751	10.2	41,559,184	-14.2	42,323,736	1.8	42,778,461	1.1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,253,387,185	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0	1,881,421,521	38.2
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								11. RELOans 1	

	Real Estate Loan Information 2								
Return to cover		For Charter :	N/A						
03/10/2020		Count of CU :	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A					
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	71,914,031	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3	100,609,640	24.0
* Closed End Adjustable Rate	5,234,682	3,967,305	-24.2	23,030,788	480.5	8,210,297	-64.4	2,879,600	-64.9
* Open End Adjustable Rate (HELOC)	181,857,849	239,187,719	31.5	295,132,430	23.4	262,377,754	-11.1	278,322,668	6.1
* Open End Fixed Rate and Other	1,967,325	3,759,872	91.1	3,492,157	-7.1	5,280,772	51.2	2,289,928	-56.6
* TOTAL OTHER REAL ESTATE GRANTED	260,973,887	285,110,998	9.2	380,736,741	33.5	357,013,554	-6.2	384,101,836	7.6
* TOTAL RE (FIRST AND OTHER) GRANTED	1,514,361,072	1,631,552,146	7.7	1,641,256,890	0.6	1,718,712,755	4.7	2,265,523,357	31.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.01	30.12	-2.9	26.56	-11.8	26.96	1.5	32.66	21.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	819,742,782	1,032,981,830	26.0	780,774,917	-24.4	803,633,183	2.9	1,157,198,144	44.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.40	76.72	17.3	61.94	-19.3	59.02	-4.7	61.51	-4.2
AMT of Mortgage Servicing Rights	16,178,116	18,185,416	12.4	18,464,904	1.5	20,031,234	8.5	23,939,505	19.5
Outstanding RE Loans Sold But Serviced	2,902,338,423	3,490,595,520	20.3	3,719,133,801	6.5	3,934,360,190	5.8	4,254,913,097	8.1
% (Mortgage Servicing Rights / Net Worth)	1.26	1.33	5.2	1.30	-2.3	1.32	1.8	1.46	10.6
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,263,412,349	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0	1,567,202,352	5.2
R.E. Lns also Commercial Lns ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	42,030,186	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9	28,952,337	-11.6
TDR Other RE Loans	6,163,247	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2	5,601,360	18.0
Total TDR First and Other RE Loans	48,193,433	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4	34,553,697	-7.9
TDR RE Loans Also Reported as Commercial Loans ¹	4,843,314	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4	2,139,600	243.9
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	12,922,406	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5	14,784,841	-3.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,273,910	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9	6,027,828	-11.3
Other R.E. Fixed Rate	1,242,366	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7	1,411,184	-15.6
Other R.E. Adj. Rate	2,158,332	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6	3,530,797	-2.0
TOTAL DEL R.E. DELINQUENT >= 60 Days	22,597,014	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1	25,754,650	-6.0
DELINQUENT 30 to 59 Days									
First Mortgage	36,134,704	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2	38,277,146	17.2
Other	5,804,649	5,963,374	2.7	7,186,854	20.5	7,325,428	1.9	7,646,260	4.4
TOTAL DEL RE 30 to 59 Days	41,939,353	39,982,180	-4.7	43,566,195	9.0	39,995,751	-8.2	45,923,406	14.8
TOTAL DEL R.E. LOANS >= 30 Days	64,536,367	60,594,329	-6.1	63,262,502	4.4	67,398,263	6.5	71,678,056	6.4
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	1.97	1.78	-9.7	1.73	-3.0	1.69	-1.9	1.63	-3.5
% R.E. LOANS DQ >= 60 Days	0.69	0.60	-12.3	0.54	-11.2	0.69	28.1	0.59	-14.7
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,526,536	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4	2,480,608	-32.5
TDR Other RE Loans Delinquent >= 60 Days	548,707	401,489	-26.8	567,301	41.3	1,026,282	80.9	1,045,823	1.9
Total TDR First and Other RE Loans Delinquent >= 60 Days	5,075,243	5,161,764	1.7	4,666,969	-9.6	4,700,454	0.7	3,526,431	-25.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	10.53	11.58	10.0	12.39	6.9	12.53	1.2	10.21	-18.6
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ^{1 2}	274,905	462,890	68.4	256,847	-44.5	0	-100.0	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1 2}	0.00	0.00	N/A	14.70	N/A	0.00	-100.0	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,764,788	1,572,935	-10.9	936,499	-40.5	306,579	-67.3	376,460	22.8
* Total 1st Mortgage Lns Recovered	292,785	563,107	92.3	675,834	20.0	67,765	-90.0	59,740	-11.8
* NET 1st MORTGAGE LN C/Os	1,472,003	1,009,828	-31.4	260,665	-74.2	238,814	-8.4	316,720	32.6
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.06	0.04	-33.5	0.01	-75.3	0.01	-14.2	0.01	22.1
* Total Other RE Lns Charged Off	1,809,433	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7	708,413	-54.0
* Total Other RE Lns Recovered	509,017	415,150	-18.4	574,514	38.4	596,991	3.9	810,947	35.8
* NET OTHER RE LN C/Os	1,300,416	997,323	-23.3	560,847	-43.8	943,362	68.2	-102,534	-110.9
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.14	0.11	-26.4	0.06	-48.3	0.08	50.9	-0.01	-109.8
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
12. RELoans 2									

	Commercial Loan Information																	
	For Charter : N/A																	
	Count of CU : 97																	
	Asset Range : N/A																	
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured																	
	Count of CU in Peer Group : N/A																	
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg									
COMMERCIAL LOANS																		
Commercial Loans to Members ^{1 3}	328,789,402	366,443,361	11.5	306,661,554	-16.3	366,954,467	19.7	474,498,557	29.3									
Purchased Commercial Loans or Participations to Nonmembers ^{1 3}	27,090,902	35,096,410	29.6	34,810,350	-0.8	44,866,359	28.9	53,498,266	19.2									
Total Commercial Loans ^{1 3}	355,880,304	401,539,771	12.8	341,471,904	-15.0	411,820,826	20.6	527,996,823	28.2									
Unfunded Commitments ^{1 3}	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5									
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹	341,041,976	382,821,714	12.3	341,471,904	-10.8	411,820,826	20.6	527,996,823	28.2									
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####									
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹																		
Number of Outstanding Commercial Loans to Members	2,092	2,325	11.1	1,199	-48.4	1,349	12.5	1,641	21.6									
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	135	0.0	125	-7.4	150	20.0	109	-27.3									
Total Number of Commercial Loans Outstanding	2,227	2,460	10.5	1,324	-46.2	1,499	13.2	1,750	16.7									
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-																		
Construction and Development	2,855,488	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1	29,506,613	48.6									
Farmland	1,270,958	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7	4,144,261	17.5									
Non-Farm Residential Property	125,279,942	132,272,305	5.6	N/A		N/A		N/A										
Multifamily	N/A	N/A		36,080,883		43,026,581	19.3	80,426,400	86.9									
Owner Occupied, Non-Farm, Non-Residential Property	77,327,560	91,676,422	18.6	141,102,188	53.9	158,717,763	12.5	178,143,579	12.2									
Non-Owner Occupied, Non-Farm, Non-Residential Property	113,997,183	124,957,636	9.6	109,529,087	-12.3	148,127,417	35.2	180,080,824	21.6									
Total Real Estate Secured Commercial Loans	320,731,131	363,539,069	13.3	303,818,759	-16.4	373,249,156	22.9	472,301,677	26.5									
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹																		
Loans to finance agricultural production and other loans to farmers	628,897	764,214	21.5	655,866	-14.2	782,581	19.3	862,670	10.2									
Commercial and Industrial Loans	31,668,269	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4	53,300,583	49.3									
Unsecured Commercial Loans	1,122,205	922,317	-17.8	1,371,089	48.7	1,138,169	-17.0	1,093,495	-3.9									
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,729,802	2,121,047	22.6	748,610	-64.7	939,979	25.6	438,398	-53.4									
Total Non-Real Estate Secured Commercial Loans	35,149,173	38,000,702	8.1	37,653,145	-0.9	38,571,670	2.4	55,695,146	44.4									
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹																		
Number - Construction and Development	11	26	136.4	23	-11.5	43	87.0	52	20.9									
Number - Farmland	6	6	0.0	14	133.3	14	0.0	16	14.3									
Number - Non-Farm Residential Property	982	1,119	14.0	N/A		N/A		N/A										
Multifamily	N/A	N/A		128		138	7.8	187	35.5									
Number - Owner Occupied, Non-Farm, Non-Residential Property	212	234	10.4	312	33.3	367	17.6	395	7.6									
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	295	307	4.1	289	-5.9	302	4.5	314	4.0									
Total Number of Real Estate Secured Commercial Loans	1,506	1,692	12.4	766	-54.7	864	12.8	964	11.6									
Number - Loans to finance agricultural production and other loans to farmers	23	21	-8.7	17	-19.0	21	23.5	24	14.3									
Number - Commercial and Industrial Loans	381	463	21.5	439	-5.2	531	21.0	673	26.7									
Number - Unsecured Commercial Loans	39	35	-10.3	43	22.9	38	-11.6	38	0.0									
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	278	249	-10.4	59	-76.3	45	-23.7	51	13.3									
Total Number of Non-Real Estate Secured Commercial Loans	721	768	6.5	558	-27.3	635	13.8	786	23.8									
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹																		
* Member Commercial Loans Granted YTD	80,852,852	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9	217,359,822	51.3									
* Purchased or Participation Interests to Nonmembers	3,932,072	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6	25,887,143	78.6									
DELINQUENCY - COMMERCIAL LOANS ²																		
30 to 59 Days Delinquent	1,825,603	4,213,129	130.8	3,200,996	-24.0	3,594,576	12.3	4,681,729	30.2									
60 to 179 Days Delinquent	692,023	773,843	11.8	2,290,001	195.9	3,732,786	63.0	937,955	-74.9									
180 to 359 Days Delinquent	984,826	63,957	-93.5	16,918	-73.5	449,549	2,557.2	2,604,179	479.3									
> = 360 Days Delinquent	464,561	856,995	84.5	312,344	-63.6	247,901	-20.6	136,461	-45.0									
Total Del Loans - All Types (>= 60 Days)	2,141,410	1,694,795	-20.9	2,619,263	54.5	4,430,236	69.1	3,678,595	-17.0									
COMMERCIAL LOAN DELINQUENCY RATIOS ¹																		
% Comm Lns > = 30 Days Delinquent	1.16	1.54	32.7	#NAME?	#####	#NAME?	#####	#NAME?	#####									
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.63	0.44	-29.5	#NAME?	#####	#NAME?	#####	#NAME?	#####									
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹																		
*Total Comm Lns Charge Offs	1,007,518	540,702	-46.3	1,485,219	174.7	326,085	-78.0	233,092	-28.5									
*Total Comm Lns Recoveries	958,554	136,045	-85.8	552,451	306.1	209,235	-62.1	44,328	-78.8									
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹																		
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	#NAME?	#####	#NAME?	#####	#NAME?	#####									
MISCELLANEOUS LOAN INFORMATION: ¹																		
Real Estate Loans also Reported as Commercial Loans ¹	311,672,787	350,800,645	12.6	303,818,760	-13.4	373,249,156	22.9	472,301,677	26.5									
Agricultural Related Commercial Loans	1,899,855	1,712,101	-9.9	4,355,300	154.4	4,309,333	-1.1	5,006,931	16.2									
Number of Outstanding Agricultural Related Loans	29	27	-6.9	31	14.8	35	12.9	40	14.3									
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	N/A	N/A		3,867,400		5,630,693	45.6	12,386,299	120.0									
*Commercial Loans and Participations Sold -no servicing rights- YTD	868,277	140,000	-83.9	0	-100.0	0	N/A	1,600,000	N/A									
Commercial SBA Loans Outstanding	3,969,871	3,804,539	-4.2	3,929,808	3.3	3,484,194	-11.3	4,692,327	34.7									
Number of Commercial SBA Loans Outstanding	19	20	5.3	24	20.0	18	-25.0	27	50.0									
Total Member Business Loans - (NMBLB)	328,789,402	366,443,361	11.5	376,096,064	2.6	431,812,680	14.8	543,839,647	25.9									
%(NMBLB / Total Assets)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####									
* Amounts are year-to-date and the related % change ratios are annualized.																		
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.																		
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																		
³ Prior to September 2017, Member business loans were reported including unfunded commitments.										13. MBLB								

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
03/10/2020		Count of CU :	97						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	18,799,263	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2	7,256,506	-32.7
Held to Maturity 1-3 yrs	56,470,609	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0	80,621,962	53.2
Held to Maturity 3-5 yrs	25,070,650	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9	6,516,166	-85.2
Held to Maturity 5-10 yrs	14,787,512	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2	3,809,563	-30.2
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	137,988	N/A	0	-100.0
TOTAL HELD TO MATURITY	115,128,034	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6	98,204,197	-13.2
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	195,458,945	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0	395,889,624	52.4
Available for Sale 1-3 yrs	685,699,284	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4	638,316,223	-0.8
Available for Sale 3-5 yrs	770,726,758	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4	472,483,802	-30.5
Available for Sale 5-10 yrs	115,815,282	143,662,262	24.0	106,340,830	-26.0	129,139,920	21.4	126,275,867	-2.2
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,027,410	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3	1,449,701	-65.6
TOTAL AVAILABLE FOR SALE	1,785,727,679	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0	1,634,415,217	-4.8
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	67,831,186	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,002,670	20,371,499	1.8	18,421,102	-9.6	0	-100.0	67,831,186	N/A
Equity Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Equity Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Equity Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL EQUITY SECURITIES	N/A	N/A		N/A		N/A		0	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		N/A		0	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		N/A		0	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		N/A		N/A		0	
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,251,214,869	1,159,458,097	-7.3	1,061,188,136	-8.5	981,244,214	-7.5	1,320,174,578	34.5
Other Investments 1-3 yrs	331,907,106	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5	285,621,246	-3.4
Other Investments 3-5 yrs	99,762,513	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9	49,472,855	-25.2
Other Investments 5-10 yrs	38,456,725	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5	3,110,638	-45.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,647,617	486,724	-70.5	1,701,262	249.5	2,195,544	29.1	3,029,430	38.0
TOTAL Other Investments	1,722,988,830	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,955,265	-7.7	1,661,408,747	23.0
MATURITIES :									
Total Investments < 1 yr	1,465,473,077	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,759,850	-6.6	1,723,320,708	37.7
Total Investments 1-3 yrs	1,074,076,999	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3	1,004,559,431	1.3
Total Investments 3-5 yrs	895,559,921	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2	528,472,823	-33.1
Total Investments 5-10 yrs	189,062,189	183,140,501	-3.1	142,486,804	-22.2	140,308,611	-1.5	201,027,254	43.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	19,675,027	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2	4,479,131	-31.6
Total	3,643,847,213	3,629,864,646	-0.4	3,436,240,724	-5.3	3,180,065,288	-7.5	3,461,859,347	8.9
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									14. InvCas

	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover		For Charter : N/A							
03/10/2020		Count of CU : 97							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	788,500	1,393,985	76.8	3,400,600	143.9	1,409,589	-58.5	4,608,075	226.9
Accounts Held by Nonmember Government Depositors	1,955,200	1,729,535	-11.5	8,222,612	375.4	1,914,394	-76.7	2,086,039	9.0
Employee Benefit Member Shares	21,006,162	22,191,319	5.6	22,081,557	-0.5	34,627,568	56.8	27,730,953	-19.9
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	22,568,930	26,265,171	16.4	29,762,725	13.3	33,458,629	12.4	37,283,534	11.4
Dollar Amount of Share Certificates >= \$100,000	450,700,395	480,272,569	6.6	544,188,997	13.3	531,588,965	-2.3	716,791,374	34.8
Dollar Amount of IRA/Keogh >= \$100,000	309,151,688	293,622,367	-5.0	276,532,323	-5.8	266,674,751	-3.6	325,883,457	22.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	203,968,221	210,176,031	3.0	308,237,597	46.7	352,975,706	14.5	451,649,775	28.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,183,580	6,263,090	1.3	6,517,312	4.1	7,649,812	17.4	7,531,747	-1.5
SAVING MATURITIES									
< 1 year	9,436,412,014	9,969,904,623	5.7	10,327,540,539	3.6	10,787,724,381	4.5	11,570,782,829	7.3
1 to 3 years	724,081,317	671,100,197	-7.3	767,627,235	14.4	738,512,658	-3.8	800,378,746	8.4
> 3 years	350,756,600	362,583,095	3.4	389,395,697	7.4	402,171,311	3.3	494,259,155	22.9
Total Shares & Deposits	10,511,249,931	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9	12,865,420,730	7.9
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	8	7	-12.5	7	0.0	7	0.0	9	28.6
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,599,593	33,651,660	-10.5	32,548,467	-3.3	34,045,218	4.6	45,839,568	34.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	14,838,328	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4	69,804,507	56.5
Miscellaneous Commercial Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Commercial Loans	29,760	97,892	228.9	169,646	73.3	59,899	-64.7	233,281	289.5
Construction & Land Development	621,560	3,023,698	386.5	3,570,088	18.1	30,887,136	765.2	49,831,183	61.3
Outstanding Letters of Credit	341,976	92,000	-73.1	181,000	96.7	482,070	166.3	260,580	-45.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	420,889,088	463,245,563	10.1	519,720,627	12.2	569,937,011	9.7	608,674,310	6.8
Credit Card Line	936,065,206	1,021,715,455	9.2	996,166,663	-2.5	1,046,762,663	5.1	1,084,385,763	3.6
Unsecured Share Draft Lines of Credit	114,714,998	115,169,956	0.4	118,574,917	3.0	111,464,089	-6.0	116,609,429	4.6
Overdraft Protection Programs	252,476,221	265,179,159	5.0	284,026,006	7.1	305,875,289	7.7	320,384,567	4.7
Residential Construction Loans-Excluding Commercial Purpose	1,028,671	2,021,104	96.5	2,693,939	33.3	4,790,457	77.8	6,265,524	30.8
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	62,228,479	25,771,454	-58.6	27,517,022	6.8	29,547,835	7.4	25,063,645	-15.2
Total Unfunded Commitments for Non-Commercial Loans	1,787,402,663	1,893,102,691	5.9	1,948,699,174	2.9	2,068,377,344	6.1	2,161,383,238	4.5
Total Unused Commitments	1,802,240,991	1,911,820,748	6.1	1,964,269,186	2.7	2,112,972,712	7.6	2,231,187,745	5.6
% (Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Unfunded Commitments Committed by Credit Union	1,802,240,991	1,911,748,778	6.1	1,963,730,475	2.7	2,112,546,546	7.6	2,230,526,724	5.6
Unfunded Commitments Through Third Party	0	71,970	N/A	538,711	648.5	426,166	-20.9	661,021	55.1
Loans Transferred with Recourse ¹	254,195,432	297,567,906	17.1	376,837,079	26.6	513,855,555	36.4	669,043,347	30.2
Pending Bond Claims	607,516	1,237,869	103.8	1,150,733	-7.0	320,394	-72.2	104,366	-67.4
Other Contingent Liabilities	1,134,868	21,693,808	1,811.6	22,140,378	2.1	15,923,424	-28.1	9,296,398	-41.6
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	26	-3.7	27	3.8	27	0.0	27	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,939,240,105	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	2.7	2,172,713,068	10.8
Total Committed Credit Lines	377,231,079	441,213,776	17.0	55,894,849	-87.3	53,914,250	-3.5	76,216,350	41.4
Total Credit Lines at Corporate Credit Unions	274,538,800	294,195,000	7.2	299,050,652	1.7	310,341,000	3.8	314,963,300	1.5
Draws Against Lines of Credit	9,280,788	45,242,176	387.5	206,089,643	355.5	232,511,178	12.8	184,501,548	-20.6
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	0	1,631,289	N/A	2,881,125	76.6	8,782,576	204.8	1,322,305	-84.9
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	2,000,000	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	1,231,550,343	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	5.9	2,157,510,276	16.2
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	500,000	N/A	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								16.SuppShareOBS&Bor	

		Miscellaneous Information, Programs, Services								
Return to cover			For Charter : N/A							
03/10/2020			Count of CU : 97							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
		Count of CU in Peer Group : N/A								
		Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg
MEMBERSHIP:										
Num Current Members		1,389,705	1,415,570	1.9	1,452,892	2.6	1,507,778	3.8	1,534,442	1.8
Num Potential Members		33,715,033	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5	34,552,290	4.6
% Current Members to Potential Members		4.12	3.80	-7.7	4.38	15.1	4.57	4.3	4.44	-2.7
* % Membership Growth		2.67	1.86	-30.2	2.64	41.7	3.78	43.3	1.77	-53.2
Total Num Savings Accts		2,621,112	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6	2,880,248	1.5
EMPLOYEES:										
Num Full-Time Employees		3,612	3,708	2.7	3,779	1.9	3,966	4.9	4,115	3.8
Num Part-Time Employees		422	385	-8.8	352	-8.6	340	-3.4	287	-15.6
BRANCHES:										
Num of CU Branches		313	310	-1.0	321	3.5	322	0.3	324	0.6
Num of CUs Reporting Shared Branches		30	30	0.0	30	0.0	31	3.3	29	-6.5
Plan to add new branches or expand existing facilities		11	15	36.4	14	-6.7	15	7.1	19	26.7
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		3,799,506,715	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9	5,438,555,196	13.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Commercial Loans		32	32	0.0	32	0.0	32	0.0	33	3.1
Credit Builder		28	27	-3.6	27	0.0	26	-3.7	26	0.0
Debt Cancellation/Suspension		5	5	0.0	4	-20.0	5	25.0	5	0.0
Direct Financing Leases		0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans		9	8	-11.1	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans		34	35	2.9	33	-5.7	32	-3.0	32	0.0
Indirect Mortgage Loans		9	9	0.0	8	-11.1	11	37.5	11	0.0
Interest Only or Payment Option 1st Mortgage Loans		11	11	0.0	11	0.0	11	0.0	11	0.0
Micro Business Loans		13	12	-7.7	12	0.0	12	0.0	12	0.0
Micro Consumer Loans		14	12	-14.3	11	-8.3	11	0.0	11	0.0
Overdraft Lines of Credit		64	59	-7.8	57	-3.4	55	-3.5	53	-3.6
Overdraft Protection		57	55	-3.5	52	-5.5	51	-1.9	50	-2.0
Participation Loans		43	40	-7.0	39	-2.5	44	12.8	44	0.0
Pay Day Loans		15	15	0.0	16	6.7	16	0.0	16	0.0
Real Estate Loans		80	78	-2.5	74	-5.1	69	-6.8	67	-2.9
Refund Anticipation Loans		2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans		82	80	-2.4	76	-5.0	73	-3.9	71	-2.7
Share Secured Credit Cards		30	31	3.3	29	-6.5	30	3.4	30	0.0
Payday Alternative Loans (PAL Loans)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program		82	79	-3.7	77	-2.5	77	0.0	76	-1.3
Commercial Share Accounts		44	42	-4.5	44	4.8	43	-2.3	43	0.0
Check Cashing		60	60	0.0	60	0.0	61	1.7	61	0.0
First Time Homebuyer Program		13	14	7.7	14	0.0	16	14.3	16	0.0
Health Savings Accounts		12	12	0.0	12	0.0	13	8.3	13	0.0
Individual Development Accounts		2	2	0.0	2	0.0	3	50.0	3	0.0
In-School Branches		1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales		36	36	0.0	35	-2.8	35	0.0	35	0.0
International Remittances		19	20	5.3	20	0.0	20	0.0	20	0.0
Low Cost Wire Transfers		81	77	-4.9	75	-2.6	73	-2.7	72	-1.4
**Number of International Remittances Originated YTD		3,922	4,008	2.2	4,162	3.8	4,461	7.2	4,250	-4.7
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		7	10	42.9	13	30.0	13	0.0	14	7.7
Adjusted Retained Earnings Obtained through Business Combinations		6,119,825	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9	22,413,114	16.5
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		27,327,327	28,683,342	5.0	33,195,608	15.7	29,249,548	-11.9	33,854,037	15.7
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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	Information Systems & Technology									
Return to cover		For Charter : N/A								
03/10/2020		Count of CU : 97								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
	Count of CU in Peer Group : N/A									
	Dec-2015	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Vendor Supplied In-House System	59	56	-5.1	54	-3.6	51	-5.6	48	-5.9	
Vendor On-Line Service Bureau	47	45	-4.3	44	-2.2	43	-2.3	45	4.7	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other	5	5	0.0	5	0.0	5	0.0	4	-20.0	
Electronic Financial Services										
Home Banking Via Internet Website	85	82	-3.5	81	-1.2	78	-3.7	78	0.0	
Audio Response/Phone Based	63	60	-4.8	56	-6.7	56	0.0	55	-1.8	
Automatic Teller Machine (ATM)	79	76	-3.8	74	-2.6	74	0.0	74	0.0	
Kiosk	7	6	-14.3	5	-16.7	6	20.0	7	16.7	
Mobile Banking	50	54	8.0	53	-1.9	55	3.8	59	7.3	
Other	2	2	0.0	4	100.0	6	50.0	6	0.0	
Services Offered Electronically										
Member Application	40	41	2.5	42	2.4	42	0.0	43	2.4	
New Loan	49	48	-2.0	49	2.1	50	2.0	49	-2.0	
Account Balance Inquiry	86	82	-4.7	81	-1.2	78	-3.7	79	1.3	
Share Draft Orders	62	62	0.0	62	0.0	60	-3.2	59	-1.7	
New Share Account	25	24	-4.0	25	4.2	26	4.0	27	3.8	
Loan Payments	80	77	-3.8	75	-2.6	73	-2.7	72	-1.4	
Account Aggregation	17	17	0.0	17	0.0	18	5.9	17	-5.6	
Internet Access Services	28	32	14.3	33	3.1	32	-3.0	34	6.3	
e-Statements	79	77	-2.5	74	-3.9	73	-1.4	71	-2.7	
External Account Transfers	30	29	-3.3	31	6.9	35	12.9	35	0.0	
View Account History	86	82	-4.7	81	-1.2	78	-3.7	78	0.0	
Merchandise Purchase	6	6	0.0	6	0.0	4	-33.3	3	-25.0	
Merchant Processing Services	6	6	0.0	6	0.0	7	16.7	9	28.6	
Remote Deposit Capture	25	27	8.0	35	29.6	41	17.1	46	12.2	
Share Account Transfers	85	82	-3.5	79	-3.7	76	-3.8	77	1.3	
Bill Payment	68	67	-1.5	66	-1.5	63	-4.5	63	0.0	
Download Account History	73	72	-1.4	72	0.0	69	-4.2	67	-2.9	
Electronic Cash	4	5	25.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	15	17	13.3	25	47.1	32	28.0	34	6.3	
Mobile Payments	20	24	20.0	26	8.3	31	19.2	34	9.7	
Type of World Wide Website Address										
Informational	12	11	-8.3	9	-18.2	8	-11.1	7	-12.5	
Interactive	3	2	-33.3	2	0.0	1	-50.0	1	0.0	
Transactional	82	80	-2.4	79	-1.3	77	-2.5	76	-1.3	
Number of Members That Use Transactional Website	601,278	658,882	9.6	730,252	10.8	800,402	9.6	867,475	8.4	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	

[Return to cover](#)

03/10/2020

CU Name: N/A

Peer Group: N/A

Graphs 1

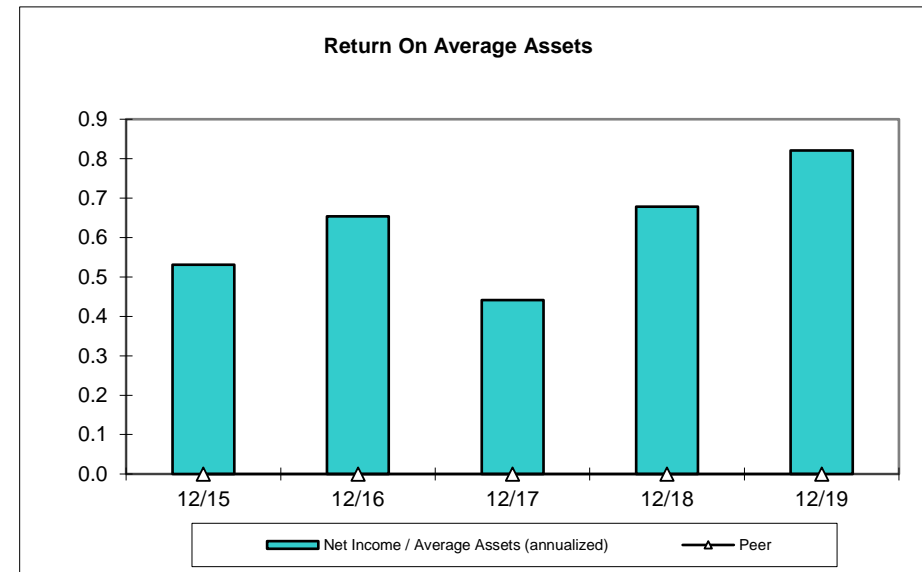
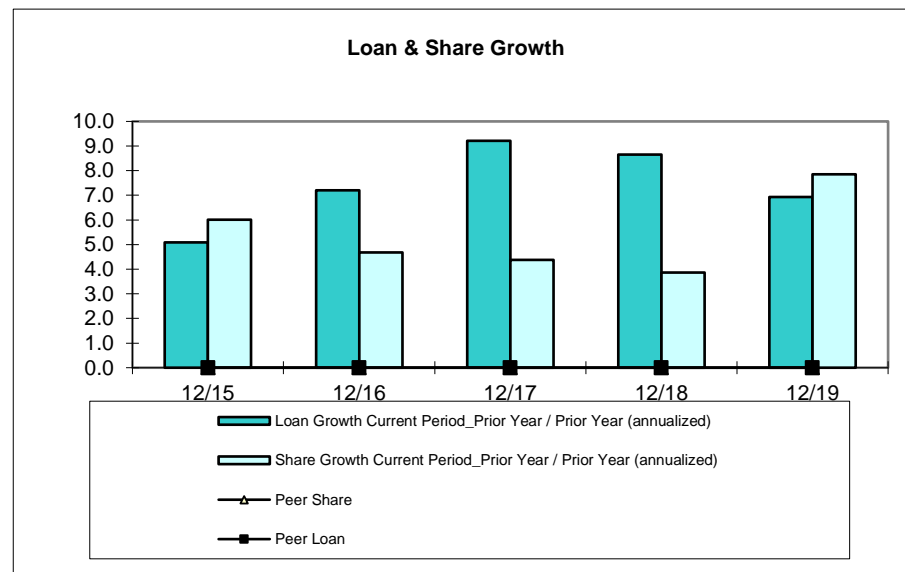
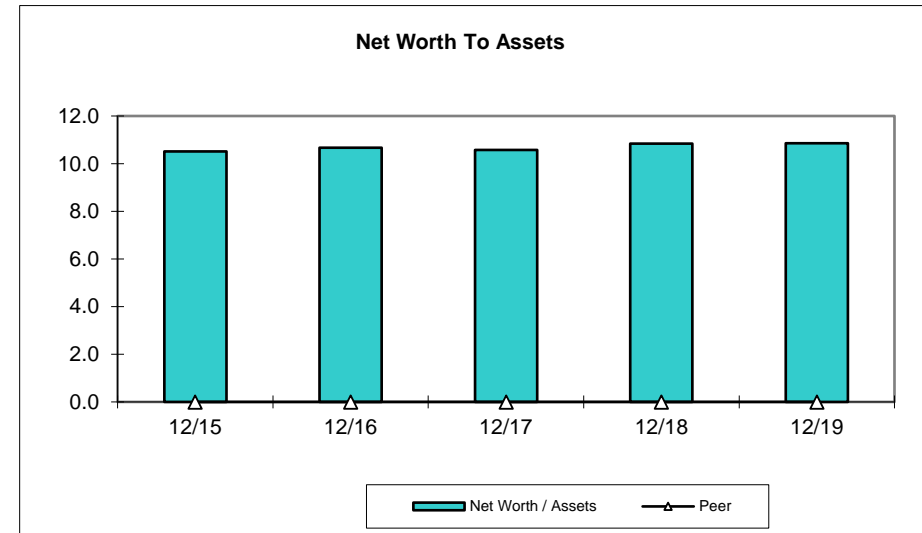
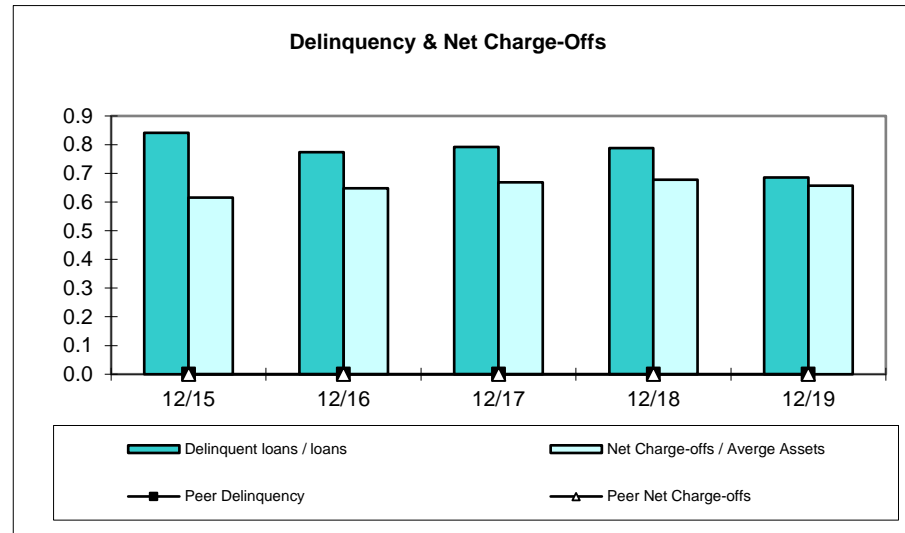
For Charter : N/A

Count of CU : 97

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

03/10/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 97

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

